

Adaptation of Artificial Intelligence in Key Indian Industries: Education, Healthcare, Agriculture, Finance, and Content Creation – Trends, Tools, and Transformative Impacts

Chaudhari Bhushan Ramesh, Seema S Bonde, Chaudhari Pranav Sunil,
S G Patil, Sharma Nibha Rajdev, S M Pawar

Department of Computer Science
K.S.K.W. Arts, Science & Commerce College, Nashik

Abstract- Artificial intelligence was once an idea on paper but in past few year it has moved in real-world use and is changing the landscape by enhancing efficiency innovation and accessibility. This paper is a study of ai adoption in various industries in India. The research paper is a combination of various research papers, industrial report, and survey-based reports on different sectors like agriculture, content-creation, finance, education, healthcare in India focusing on adoption trends, tools, and transformative impacts. The research adopts a qualitative secondary research methodology. The study integrate insight from the different reports and the finding reveal that the ai adoption in finance and content-creation sector is high, while in education and healthcare sector is moderate, and in agriculture sector is low due to lack of awareness.AI applications exhibit measurable benefits including cost reduction, productivity improvement and enhanced decision-making. Despite the benefits there are challenges that cannot go unnoticed like data privacy, skill gap, and lag of infrastructure. The research study concludes that AI holds the transformative capability for development of India.

Key Words: Artificial intelligence, adoption, agriculture, content-creation, challenges, education, finance, healthcare, transformative impacts.

I. INTRODUCTION

Artificial intelligence has come out be a key technology spreading innovation across various sectors globally, with India witnessing acceleration adoption due to its vast digital ecosystem and economic properties In India AI integration is transforming key industries by enhancing efficiency personalization and decision making. This research study focuses on five critical sectors education agriculture finance healthcare and content creation. The industries are essential to India's social-class like agriculture for food security, content creation for digital economy growth, education for skill development, finance for economic stability, healthcare for public welfare.

The AI adaption in this sector involves trends like natural language processing (NLP), computer vision, machine learning, and robotics for predictive analytics, automation, and personalization. The sectors use various

tools and technology like predictive models, chatbots, generative AI are reshaping the old working ways and operation.

The transformative impact of AI included cost reduction, increase productivity, enhance quality. But there are some challenges and because of that the adoption of AI varies in Indian industries.

II. LITERATURE REVIEW

The existing body of literature highlights the transformative potential of AI across Indian industries, although most studies focus on individual sectors.

1. Finance and content creation

The financial sector has emerged as a leader in AI adoption. According to FICCI and PwC [1], Indian Financial Institute are utilizing AI to unlock revenue growth and automate manual Intensive processes Three applications include fraud detection identify verification for KYC compliance and data driven credit Risk assessment. In parallel, the industry is being revolutionized by platforms like VEDA AI. Ganesh et al. [2]

demonstrate how transformer-based models and GANs streamline creative workflows such as automated blog writing and youtube thumbnail generation, reducing context-switching cost for creators. Shaw and Devgun [10] further analyze this noting that while AI enhance productivity in journalism and marketing it produces critical challenge regarding intellectual property and misinformation.

2. Education and healthcare

In education sector AI is primarily used to enhance student how should she personalized learning. Chavan [5], Identifies the tools like Chatgpt and Canva has significantly improved the quality of student project in Indian higher education by automating monotonous task. This aligns with the findings of maiti [6] and jolly and kaur [7], who examine AI through the lens of Indian national education policy (NEP) 2020. I think we live in here get over there check out They argue that AI is a key driven for adaptive learning through its successful dependence on overcoming infrastructure limitations and algorithm bias. In healthcare, the ARC advisory Group [8] and BGC [3] report that AI is bridging the gap in medical talent. Ai-driven digital health initiatives are improving diagnostic accuracy and enabling remote consultations, which are vital for reaching India underserved populations. puranik [11] emphasizes that for AI to be transformative in Indian healthcare it must be responsible. Which requires standardized training for clinicians and secure data governance.

3. Agriculture

Despite its potential AI adaptation in agriculture remains low then in other sectors. Srivani [4] reports that precision farming and real time soil monitoring can improve crop held by 10 to 30%. However, Tzachor [9] Identifies significant barriers to this transition specially a lack of trust and technology among farmers and a language barrier exacerbated by high illiteracy rate in rural areas.

III. METHODOLOGY

This research study follows a qualitative secondary research methodology. The data was collected from multiple sources, including peer-reviewed industry reports, journal articles, and survey-based studies. The collected data is arranged in points such as adoption trends, AI tools, transformative impacts, and challenges.

IV. RESULTS AND DISCUSSION

1. AI Adaptation Trends Across Sectors

The research finding shows that AI adoption in Indian finance 83% of organizations uses AI to enhance customer experience. [1]

In content creation 70% market uses AI designing tools.[10]. In education sector according to a survey information 50 to 65% of student and faculty uses ChatGPT or a similar tool. [6] in Indian healthcare According to a report of Elsevier had revealed that over 41% of healthcare clinicians in India uses AI technologies for work purpose.[11] In agriculture sector exhibits the low adoption because of lack of awareness and high cost [3].

2. Key AI Tools and Applications

In finance sector AI tools like fraud detection flags risky and fraudulent orders. [1] In healthcare AI- powered tool like Qure.ai for diagnosis improved accuracy and reduce time. [3] In agriculture AI tools like plantix app examine crop problem image and providing immediate solutions and decreasing crop loss by 20-40%. [4] In content creation, and education tools like VEDA AI uses natural language processing (NLP), machine learning (ML), and computer vision to generate high-quality written content. [2] In education AI tools like ChatGPT, Grammarly rely on large language model (LLM) to generate data that can mimic human creativity and intelligence. [6]

3. Transformative Impacts

In finance sector AI as increase revenue (56.5%), reduce cost (52.5%), and enhance customer experience (82.6%). [1] In content creations sector

AI as reduce production time up to 40%. [2] In healthcare sector AI has reduce diagnosis time from 3 weeks to 2hour and improved detection rate by 29%. [3] In agriculture sector AI has enhances crop yields by 15-20%. [4] In education AI has enhance the writing clarity and accuracy. [5]

4. Challenges

Despite so much benefits, AI adoption faces several challenges like Data privacy, lack of infrastructure, cost and accessibility,[7] data quality,[8], lack of trust, insufficient support, irregular electricity supply,[9] lack of skill [1].

IV. CONCLUSION

The research finding reveals that AI adoption across the Indian sector is uneven because of difference in infrastructure, economic capacity and awareness and AI as has a power to change the old ways of working make it easy and faster and provide significant benefits with respect to innovation, accessibility, and efficiency.

Limitations

This research study is based on secondary data which may limit real-time accuracy and depth of insights. The ability to capture ground-level perspectives is restricted because of absence of primary data. The rapidly evolving nature of AI technologies may result in some findings become outdated overtime.

Future Scope

The future scope of research is to focus on collecting primary data and gain more deeper insight AI adoption of each sector and create a strong base for further research.

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